Certificate Number: 14748-NYW-DE-022003887

Bankruptcy Case Number: 13-12520



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 8, 2013, at 3:05 o'clock PM EDT, Mary Ann Button completed a course on personal financial management given by internet by Ypside Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of New York.

Date: October 8, 2013 By: /s/James Salem

Name: James Salem

Title: Educator